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September 12, 2005

FDIC-San Francisco Regional Office  
Regional Director John F. Carter  
25 Jessie Street at Eckar Square  
Suite 2300  
San Francisco, CA 94105

**RE: WAL-MART APPLICATION FOR FDIC**

Dear Mr. Carter,

I am writing you this letter this day to tell you my concerns about the possibility of Wal-Mart/Sam's Club getting into the banking business.

As you know, Wal-Mart is one of the largest Fortune 500 companies in the world. Whenever they have moved into a community, it has forced many small stores out of business. I feel if Wal-Mart gets into the banking business this will force many community banks into possible bankruptcy.

**Please vote NO on allowing Wal-Mart into getting into banking.**

Sincerely,

Joel Bigelow  
Chief Manager